

In re:  
Anthony W. Michaud  
Debtor

Case No. 19-11574-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: May 24, 2024

Form ID: 3180W

Total Noticed: 19

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	#+ Anthony W. Michaud, 2134 Verona Drive, Philadelphia, PA 19145-5770
14517533	+ Centric Bank, 1826 Good Hope Road, Enola, PA 17025-1233
14303938	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
14486472	+ The Villas at Packer Park Condo Assoc, 3 N Columbus Blvd, Philadelphia, PA 19103, 3 N Columbus Blvd, PA 19106-1407

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	May 25 2024 06:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14399925	Email/Text: megan.harper@phila.gov	May 25 2024 06:33:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14386957	Email/Text: megan.harper@phila.gov	May 25 2024 06:33:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14311433	+ EDI: COMCASTCBLCENT	May 25 2024 05:13:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14718757	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 25 2024 06:33:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14287830	+ EDI: IRS.COM	May 25 2024 05:13:00	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
14325922	EDI: JPMORGANCHASE	May 25 2024 05:13:00	JPMorgan Chase Bank, N.A., 700 Kansas Lane Mail Code LA4-5555, Monroe, LA 71203
14326994	+ Email/Text: nsm_bk_notices@mrcooper.com	May 25 2024 06:33:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14468383	Email/Text: mtgbk@shellpointmtg.com	May 25 2024 06:33:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14449351	Email/Text: mtgbk@shellpointmtg.com	May 25 2024 06:33:00	NewRez LLC dba Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14331812	EDI: PRA.COM	May 25 2024 05:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14293775	EDI: PENNDEPTREV	May 25 2024 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA

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17128-0946

14293775	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 25 2024 06:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14312434	^ MEBN	May 25 2024 01:13:06	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14303956	+ EDI: LCITDAUTO	May 25 2024 05:13:00	TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
14303938	^ MEBN	May 25 2024 01:13:24	TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
14330718	+ Email/Text: bncmail@w-legal.com	May 25 2024 06:33:00	USAA Federal Savings Bank, C/O Weinstein & Riley, PS, 2001 Western Ave., Suite 400, Seattle, WA 98121-3132

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes logsecf@logs.com
DANIEL P. JONES	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor NewRez LLC DBA Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
JOHN L. MCCLAIN	on behalf of Debtor Anthony W. Michaud aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
JOHN L. MCCLAIN	on behalf of Plaintiff Anthony W. Michaud aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net

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KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com

LAUREN BERSCHLER KARL

on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com lbkarl03@yahoo.com

MARC A. HESS

on behalf of Creditor Centric Bank bankruptcy@henrybeaver.com hess@henrybeaver.com

MARTIN A. MOONEY

on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillernapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper mclark@squirelaw.com

MICHELLE L. MCGOWAN

on behalf of Creditor USAA Federal Savings Bank mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes mimcgowan@raslg.com

PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEVEN K. EISENBERG

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com

United States Trustee

USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 19

**Information to identify the case:**

Debtor 1	<u>Anthony W. Michaud</u>	Social Security number or ITIN xxx-xx-2435
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name    Middle Name    Last Name</u>	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court    Eastern District of Pennsylvania		
Case number: <b>19-11574-amc</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony W. Michaud

5/23/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**